

EXHIBIT 3

Check to Chapman BMW

Pentagon Federal Cr Union

THIS DOCUMENT HAS A BLUE BACKGROUND ON THE FACE AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT AN ANGLE TO VIEW.

Pentagon Federal Credit Union
Box 1-32, Alexandria, Virginia 22313-2032

*NOTICE: Limited to 10% of MSRP including tax, tags, title & warranty. No Commercial Vehicles. Minimum loan amount \$20,000 for 61/72 month term. PenFed policies for rate, term, collateral and amount apply.

PREAPPROVED AUTO LOAN
VALID FOR 90 DAYS FROM DATE OF ISSUE

Pay to the order of Chapman BMW \$ 33,478.00
thirty three thousand four hundred seventy eight DOLLARS
Amount in words not to exceed \$50,000.00

Member Name: NELSON L BRUCE
Member Number: [REDACTED]
Issue Date: 3/26/2016

Year: 2010 Make: BMW Model: 7SERIES
Body Type: 4DR SDN 750LT X Mileage: 59,976
VIN: WBAKC8C54ACY68697

Nelson L. Bruce
SIGNATURE OF MEMBER - REQUIRED

ENDORSE CHECK HERE

MEMBER'S ENDORSEMENT

SELLER'S/DEALER'S/LENDER'S ENDORSEMENT

DRAFT ENDORSEMENT

The payee/lender, having a legal interest in the property described on the front of this draft guarantees that:

1. This instrument constitutes payment in full for the property.
2. The payee/lender will deliver to PenFed, P.O. Box 255483, Sacramento, CA 95865 a lien-free title, or assist PenFed in securing a title, including providing a statement of lien release if necessary and
3. Payee/lender will assist, as appropriate, in having PenFed's lien on the property properly perfected.

Additionally, by endorsement above, the member accepts and agrees to the terms and conditions of the Promissory Note and Security Agreement in use by PenFed, receipt of which is hereby acknowledged. Additionally the member appoints PenFed's Assistant Treasurer as attorney-in-fact to do all the acts and things which PenFed may deem necessary to perfect and continue perfected a security interest to protect its interest in the property. Further, PenFed may appoint a substitute attorney-in-fact, without necessity of any formality other than designation by PenFed in writing.

ACH AUTHORIZATION

I authorize PenFed to debit my account at the financial institution as stated on my loan application for my loan payment on my payment due date. I may revoke this authorization, orally, by contacting PenFed at least 3 days prior to my scheduled payment date.

Electronic Endorsements:

Header Information:

Deposit Time:

SAN:

PAN:

Credit Amount: \$353,252.34

Type: Inclearings Deposit

Device: INCL

DEFENDANT'S
EXHIBIT

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